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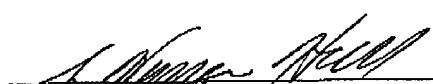
TO: THE COMMISSIONER OF PATENTS AND TRADEMARKS

ATTN: Examiner Harish T. Dass

ART UNIT: 3692

FAX NO.: (571) 273-8300

FROM: S. WARREN HALL

TOTAL NO. OF PAGES
INCLUDING COVER SHEET IS 10**MESSAGE:** This is in response to the Official Action dated January 2, 2008, regarding S.N. 10/684,387 and is being transmitted by facsimile to The Commissioner of Patents and Trademarks on February 4, 2008.
S. Warren Hall, Registration No. 30,350
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If you do not receive all the pages, please telephone: Sarah Hennessey, ext. 147 at (416) 368-8313.

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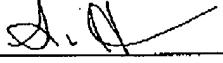
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Sarah Hennessey
Facsimile No. (416) 368-1645

February 4, 2008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Henry J. Jarzmik
For: LOAN FINANCING AND INVESTMENT METHOD
Serial No.: 10/684,387
Filed: October 15, 2003
Art Unit: 3692
Our Reference: WH-12149 US

133 Richmond Street West
Toronto, Ontario M5H 2L7

Commissioner of Patents and Trademarks
Washington, D.C. 20231

February 4, 2008

Attention: Examiner Harish T. Dass

Dear Sir:

RESPONSE

This is in response to the Official Action dated January 2, 2008. Kindly amend the application as follows:

Amendments to the Claims reflected in the listing of claims which begin on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.